

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: CHRISTOPHER J. GUENTHER, SR.§
DANIELLE A. GUENTHER§
§
Debtor(s)§

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/14/2016.
- 2) The plan was confirmed on 08/31/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 05/26/2021.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$84,029.00.
- 10) Amount of unsecured claims discharged without full payment: \$263,007.01.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 12,013.67
Less amount refunded to debtor(s)	\$ 0.00
NET RECEIPTS	\$ 12,013.67

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 956.24
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 956.24
Attorney fees paid and disclosed by debtor(s):	\$ 1,250.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MICHAEL P. KELLY	Lgl	0.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA	Uns	3,525.00	3,670.58	3,670.58	43.96	0.00
PENNSYLVANIA DEPT. OF REVENUE	Pri	6,186.00	7,240.40	6,424.18	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Uns	0.00	0.00	816.22	9.77	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,233.99	1,233.99	14.78	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	3,495.95	3,495.95	41.87	0.00
VW CREDIT INC	Sec	14,253.00	14,307.17	14,307.17	396.64	0.00
WELLS FARGO BANK	Uns	0.00	2,580.00	2,580.00	30.90	0.00
WELLS FARGO BANK	Uns	0.00	5,989.63	5,989.63	71.73	0.00
LVNV FUNDING	Uns	0.00	6,492.07	6,492.07	77.75	0.00
ECMC	Uns	0.00	14,422.36	14,422.36	172.73	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	0.00	327.29	327.29	3.92	0.00
ECMC	Uns	0.00	59,894.95	59,894.95	717.30	0.00
CARRINGTON MORTGAGE SERV	Sec	245,000.00	231,188.71	231,188.71	8,496.13	0.00
QUANTUM3 GROUP	Uns	0.00	3,417.22	3,417.22	40.92	0.00
PORTFOLIO RECOVERY	Uns	0.00	5,743.49	5,743.49	68.78	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,954.38	2,954.38	35.38	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,487.68	2,487.68	29.79	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
PORTFOLIO RECOVERY	Uns	0.00	3,035.55	3,035.55	36.35	0.00
PNC BANK	Sec	26,164.00	26,201.86	26,201.86	506.18	0.00
CAPITAL ONE	Uns	0.00	398.78	398.78	4.78	0.00
PNC BANK	Uns	0.00	12,902.47	12,902.47	154.52	0.00
BANK OF AMERICA	Uns	0.00	1,211.16	1,211.16	14.51	0.00
BANK OF AMERICA	Uns	0.00	5,383.71	5,383.71	64.47	0.00
DEPARTMENT STORE NATIONAL	Uns	0.00	1,859.58	1,859.58	22.27	0.00
MORRISTOWN MEDICAL CENTER	Uns	0.00	166.64	166.64	2.00	0.00
KEYSTONE COLLECTIONS GROUP	Pri	3,881.00	1,546.23	1,546.23	0.00	0.00
KEYSTONE COLLECTIONS GROUP	Pri	0.00	1,546.23	1,546.23	0.00	0.00
SCOTT F WATERMAN	Lgl	0.00	1,250.00	1,250.00	0.00	0.00
ACS EDUCATOIN	Uns	72,900.00	NA	NA	0.00	0.00
BANK AMERICA	Uns	1,250.00	NA	NA	0.00	0.00
BEST BUY CREDIT SERVICES	Uns	5,200.00	NA	NA	0.00	0.00
CHASE BANK	Uns	1,400.00	NA	NA	0.00	0.00
CITICARDS	Uns	6,300.00	NA	NA	0.00	0.00
COMENITY BANK (J CREW &	Uns	3,250.00	NA	NA	0.00	0.00
HACKETTOWN DIAGNOTIC	Uns	181.00	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Uns	8,600.00	NA	NA	0.00	0.00
KOHL'S	Uns	-326.00	NA	NA	0.00	0.00
LEHIGH VALLEY HEALTH	Uns	500.00	NA	NA	0.00	0.00
MACY BANKRUPTCY PROCESSING	Uns	1,750.00	NA	NA	0.00	0.00
MORRIS IMAGING ASSOC PC.	Uns	25.00	NA	NA	0.00	0.00
MORRISTOWN MEDICAL CENTER	Uns	167.00	NA	NA	0.00	0.00
PNC BANK NATIONAL ASSOC.	Uns	12,500.00	NA	NA	0.00	0.00
QUEST DIAGONOSTICS	Uns	-30.00	NA	NA	0.00	0.00
RADIOLOGY & MRI OF BETHEHEM	Uns	111.00	NA	NA	0.00	0.00
SYNCHRONY BANK (GAP)	Uns	3,300.00	NA	NA	0.00	0.00
WELLS FARGO CREDIT CARDS	Uns	8,310.00	NA	NA	0.00	0.00
DIRECT TV	Uns	200.00	NA	NA	0.00	0.00
HACETTOWN REGIIONAL MEDICAL	Uns	72.52	NA	NA	0.00	0.00
NORRISSTOWN EMERGENCY	Uns	521.27	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 231,188.71	\$ 8,496.13	\$ 0.00
Debt Secured by Vehicle	\$ 40,509.03	\$ 902.82	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 271,697.74	\$ 9,398.95	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 9,516.64	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 9,516.64	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 138,483.70	\$ 1,658.48	\$ 0.00

Disbursements:

Expenses of Administration	\$ 956.24
Disbursements to Creditors	\$ 11,057.43
TOTAL DISBURSEMENTS:	\$ 12,013.67

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/15/2021

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.